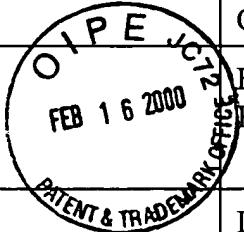
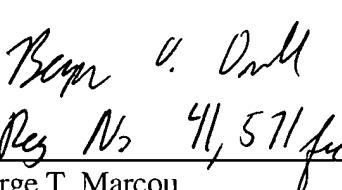


AMENDMENT TRANSMITTAL LETTER				Docket Number: CITI0015-CON		
Application Number 09/006,839	Filing Date January 12, 1998	 Examiner Kazimi, H.			Art Unit 2765	
Invention Title METHOD AND SYSTEM FOR PROVIDING INTEGRATED BROKERAGE AND OTHER FINANCIAL SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS				Inventor(s) Paul SIDIKMAN et al.		
I. The filing fee has been calculated as shown below:						
	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT NUMBER EXTRA	RATE (\$)	Fee (\$)
TOTAL CLAIMS	20	minus	20	0	\$18.00	\$0.00
INDEPENDENT CLAIMS	2	minus	2	0	\$78.00	\$0.00
MULTIPLE DEPENDENT CLAIM ADDED					0.00	0.00
					TOTAL	\$0.00
If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here.					SMALL ENTITY TOTAL	
II. The Commissioner is hereby authorized to charge the associated for this Amendment and any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 11-0855. A duplicate copy of this sheet is enclosed. III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at: (202) 508-5800 All correspondence should continue to be directed to our below-listed address.						
Date: <u>2/16/00</u>	By: <u>Reg. No. 41,571 for</u> George T. Marcou Registration No.: 33,014			 REC'D FEB 22 2000 1C 2103 MAIL ROOM		
KILPATRICK STOCKTON LLP Suite 800 700 Thirteenth Street, NW Washington, DC 20005 (202) 508.5800 (telephone) (202) 508.5858 (facsimile)						

CITI0015-CON

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Paul SIDIKMAN et al.

U.S. Serial No. 09/006,839

Filed: January 12, 1998



Group Art Unit: 2765

Examiner: Kazimi, H.

For: METHOD AND SYSTEM FOR PROVIDING INTEGRATED BROKERAGE AND OTHER FINANCIAL SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS

Box Fee

Assistant Commissioner For Patents
Washington, D.C. 20231

AMENDMENT

Sir:

In response to the Office Action mailed September 16, 1999, please enter the following amendment into the record.

IN THE SPECIFICATION

On page 1, kindly delete lines 4-11.

IN THE CLAIMS

Please amend pending claims 19 and 38 as follows:

19. (Amended) A method for a user at an automatic teller machine to obtain securities information and transactions, comprising [the steps of]:

the user accessing the automatic teller machine;

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